

Exhibit 15

WEISBERG & MEYERS, LLC

ATTORNEYS FOR CONSUMERS

5025 NORTH CENTRAL AVE, #602

PHOENIX, ARIZONA 85012

602-445-9819

866-775-3666 (TOLL FREE)

866-865-1327 FACSIMILE

ARIZONA OFFICE

WWW.ATTORNEYSFORCONSUMERS.COM

EXTENSION: 111

E-MAIL: MMeyers@AttorneysForConsumers.com

WRITER LICENSED IN:

ARIZONA;

U. S. DISTRICT COURT,

FLORIDA NORTHERN DISTRICT

January 29, 2010

Midland Credit Management, Inc.

Attn: Legal Department

8875 Aero Drive

Suite 200

San Diego, CA 92123

RE: Ms. Michelle Bell
1214 S. Midwest Blvd.
Midwest City, OK 73110
Last Four Numbers of Ms. Bell's SS#: 7866
Telephone Number Called: 405-455-2244

To Whom It May Concern:

Midland Credit Management were first given notice of this claim on or about January 7, 2010. Despite the passage of almost one month, we have not been able to settle. I would prefer to resolve this matter amicably without having to get the courts involved. This letter is just an attempt to see if we can reach a settlement agreement without any further expense than necessary, and to this end, we will delay our filing of this claim.

Best regards,

Marshall Meyers
Marshall Meyers
Attorney at Law

MM/tld